



Cash Matters: Reimagining Anti-Racist TANF Policies in Georgia

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This report contains research and policy solutions that are part of a broader anti-racist vision to reverse racial disparities in Georgia. These disparities are caused and perpetuated by structural racism, a collection of discriminatory policies and racial biases across several facets of life negatively affecting the outcomes of people of color. Areas of life impacted by structural racism include but are not limited to access to the safety net, health care, family-sustaining jobs and wages, housing and education. An anti-racist policy vision not only seeks to remove discriminatory policies and practices, but also replaces them with measures that ultimately eliminate racial disparities that have persisted for generations. We believe in a Georgia where racial equity is possible.

Introduction

The only program in Georgia that is available to provide direct cash assistance to families in deep poverty—Temporary Assistance for Needy Families (TANF)—does little to reach families with the greatest needs. For those it can reach, it provides insufficient income support. In 1996, 254,000 individuals received direct cash aid, while today only 16,000 individuals have access to TANF, reflecting a dramatic 93 percent decrease in caseload.¹ Only five out of every 100 families in poverty receive cash assistance through TANF.²

Georgia's policies that erode TANF's coverage are deeply connected to race. Evidence shows that the higher the proportion of Black families living in a state, the more likely policymakers are to spend less on direct cash assistance and establish policies to control the way families in poverty run their lives, rather than simply giving them the direct aid necessary to meet basic needs.³ Given this evidence, the fact that Georgia's Black population is the third-largest in the nation and the state's legacy of racist policymaking and fiscal decisions, it is imperative that the study and reform of Georgia's cash assistance policies are confronted through an anti-racist lens.

Using administrative and legislative policy information, original analyses of TANF data and insights from existing literature, this report explores the cash assistance policy choices Georgia lawmakers have made despite deep poverty and racial disparities in the economy. Specifically, the report finds that Georgia's TANF program builds on harmful stereotypes about people of color and widens racial disparities by:

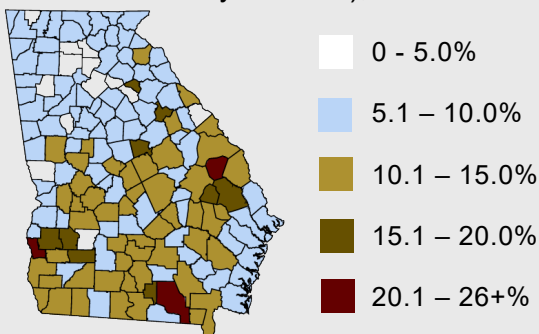
- Directing large shares of TANF funds away from direct cash assistance in order to offset tax and budget cuts
- Providing extremely low amounts of cash assistance that are not sufficient for any family to meet even their most basic needs
- Enforcing some of the most restrictive benefit rules in the nation that make TANF inaccessible for most families in deep poverty

Why Cash Matters

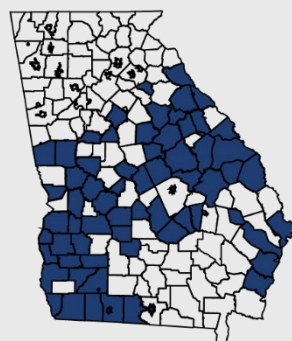
In 2019, nearly 1.3 million Georgians lived below the poverty line, with one in five kids in poverty.⁴ Children of color in Georgia are particularly impacted by poverty, with poverty rates three times higher for Black (28 percent) and Latinx (27 percent) children than for white (9 percent) and Asian (8 percent) children.⁵ One in ten Georgians are living in deep poverty, which is 50 percent of the federal poverty level (FPL), or \$905 per month for a family of three. Georgia's deep poverty rates range from 26 percent in Clinch County to just 2.2 percent in Oconee County.⁶

Many Counties with 10% or More of People Living in Deep Poverty are in the Black Belt

Deep Poverty in Georgia (50% of FPL, or \$905 per month for a family of three), 2019



Counties in the Black Belt



Source: GBPI county-by-county analysis of deep poverty using data provided by the University of Michigan Poverty Solutions Project.

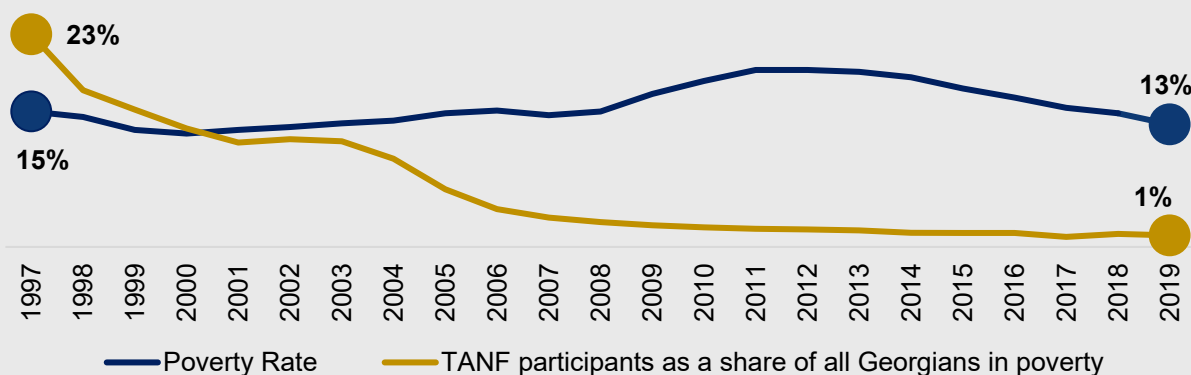
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Income support, especially during an economic recession, improves children's health, educational and economic outcomes while simultaneously reducing childhood poverty.⁷ Even small amounts of cash assistance can make a difference. Among families in poverty, children under the age of 6 whose families receive a \$3,000 annual increase in income earn 17 percent more as adults compared to children whose families did not receive an income boost.⁸ Research also shows that targeted cash assistance could narrow the Black-white child poverty gap by up to 15 percent.⁹ This finding suggests that states that can eliminate barriers to income support such as TANF cash assistance can achieve important gains for children in the short- and long-term.

Direct cash assistance is critical for preventing the widening of racial disparities in economic, health and educational outcomes. However, Georgia's harsh rules and disinvestment from cash aid have severely impacted Black families, who, because slavery and segregation led to current unjust policies that reinforce poverty, make up 70 percent of TANF recipients.^{10, 11} Despite the overrepresentation of Black families on TANF, the rules tied to cash assistance ignore Georgia's long history of participation in the government-authorized oppression of Black, Indigenous and People of Color (BIPOC). As a result, the program has become ineffective at offering stability that allows parents to work and take care of their families.

Despite Stubborn Poverty Rates, TANF Does Not Meet the Need in Georgia

Poverty rates and TANF participants as a share of the entire population in poverty, 1997-2019



Source: GBPI analysis of data retrieved from the U.S. Census Bureau and the United States Department of Health and Human Services, Administration for Children and Families.

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As indicated earlier, high poverty rates in Georgia are persistent, yet TANF cash assistance as a poverty-fighting tool has been rendered inaccessible. The poverty rate is nearly the same today as it was the year after TANF was signed into law in 1997.¹² Ideally, the decline in TANF participation over the last 24 years would be a result of an improving economy, with individuals lifted above the poverty line at an impressive rate.

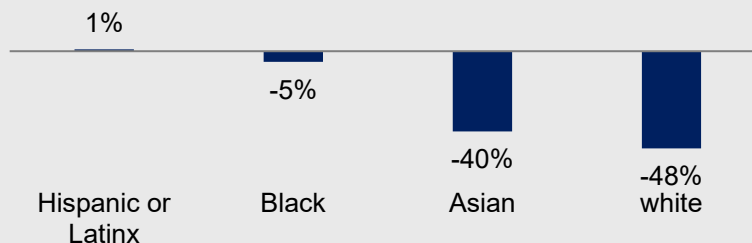
Lawmakers can reconfigure the state's TANF program so that it does a better job of meeting the need for families with very low income or no income at all. Georgia families need a floor to build upon now more than ever. An anti-racist cash assistance program can provide that floor.

COVID-19 in Georgia

The coronavirus compounded economic hardship in Georgia, increasing the number of households with very little income or no income at all. While we will not have official estimates reflecting the effect of COVID-19 on poverty rates until 2021, it is apparent that the economic pain is felt all across the state. As of September 2020, nearly 800,000 Georgians are filing unemployment insurance benefits every week, with Black Georgians overrepresented in those numbers.¹³ During this time, eviction filings have increased across the country and food insecurity has spiked, particularly among children. For instance, in the summer of 2020, 506,000 Georgia adults living with children reported that the children were not eating enough because they could not afford enough food.¹⁴ Economic recovery is already proving to be slowest for Georgians of color who entered into the pandemic-recession with the least amount of financial support, such as emergency savings.

Economic Recovery is Already Proving to be Slowest for Black and Latinx Georgians

Change in unemployment claims by race from April 2020 to August 2020



Source: U.S. Department of Labor, Employment and Training Administration.

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History

While cash assistance policies are often perceived as race-blind, they are far from that.¹⁵ Decades of reports written mostly by white academics and politicians promoted stereotypes that associate poverty and welfare participation with being Black.¹⁶ In this process, Black Americans became pathologically synonymous with the country's inaccurate frame of reference for poverty: poor, at-risk and lazy. Beliefs driven by racist attitudes about the mythological "welfare queen" led Americans to have little confidence that cash assistance could be the answer to fighting poverty.¹⁷

"This period of race-blind public policy has resulted in the creation and maintenance of racial inequality through stealth methods. The racially encoded discourse of personal responsibility, self-sufficiency, single-motherhood and culture of dependency suggests the undeservingness of welfare participants, who are increasingly becoming Black."

– Shannon Monnat, in Toward a Critical Understanding of Gendered Color-Blind Racism Within the U.S. Welfare Institution¹⁸

In the 1990s, Congress and the Clinton Administration sought to reform the cash assistance program established in the first half of the twentieth century known as Aid to Families with Dependent Children (AFDC). Ignoring structural barriers in the labor market, lawmakers grew frustrated with the trend of many AFDC recipients not working and allegedly becoming dependent on welfare.¹⁹ They designed a new program known as Temporary Assistance for Needy Families (TANF) and packaged the program into the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), with the hopes to "end welfare as we know it."²⁰

TANF imposed restrictions in states like Georgia that had a long history of creating barriers to accessing previous cash assistance programs. States were required to cut benefits for families that failed to comply with work requirements, reinforcing the stereotype that cash assistance recipients did not want to work. States also were given enough flexibility to deny benefits to people based on characteristics that reflected racial stereotypes. States also had to opt out of a ban on providing assistance to individuals with felony drug convictions, and states were banned from using federal TANF funds for certain groups of immigrants.²¹

TANF consists of excessive rules that penalize poverty, creating yet another domain where Black families are excessively surveilled and policed. These punitive rules have roots in slavery, Jim Crow and the policing of Black bodies, specifically Black women, and have permeated cash assistance policy in Georgia. For example, one of the core purposes of TANF is preventing out-of-wedlock births, which stemmed from concerns of single-motherhood in Black communities.²² Georgia currently goes so far as to deny basic assistance to children who, through no fault of their own, are born while their mothers are on TANF. This policy is referred to as the family cap.

Georgia created a precursor to the current family cap policy under a former cash assistance program in the 1950s. In 1951, Governor Herman Talmadge sought to “put an end to illegitimate baby-having as a business in Georgia.” The state’s Director of the Department of Public Welfare, Alan Kemper, supported the governor’s call to implement a family cap by arguing that “70 percent of the cases of multiple illegitimacy in a family were in Negro families.” He claimed that a family cap would halt a “growing tendency to produce illegitimate children as a good business” and “save the state \$444,000 annually.”²³ In that same year, the Georgia General Assembly passed the first law in the country that denied grants to “more than one illegitimate child of a mother.”²⁴

The federal government pushed back on this early family cap policy, causing the state to not implement the policy at the time. However, the attempt exemplifies how the state has historically tried to control Black reproductive behavior through cash assistance. The state eventually continued with what became known as “suitable home policies” that attempted to prevent unwed mothers from accessing cash aid.²⁵ In 1993, Governor Zell Miller signed into law Georgia’s family cap provision for cash assistance that was approved by the federal government.²⁶

In addition to restrictive eligibility policies for cash assistance, racial terror in Georgia also played a role in erecting barriers that prevented access to benefits. In the 1960s, the state’s Department of Welfare had to send investigators to Webster County in Southwest

Four Core Purposes of TANF

TANF funding can be used in many ways, as long as states can demonstrate that they are using the funds to achieve TANF’s four core purposes, which are to:



Aid families in need so that children can be cared for in their own homes or in the homes of relatives



End the dependence of parents in need by promoting job preparation, work and marriage



Prevent and reduce the incidence of out-of-wedlock pregnancies



Encourage the formation and maintenance of two-parent families

Georgia because there were “reports that Negroes eligible for welfare benefits—particularly aid to dependent children—refused to apply for the benefit for fear that their homes would be burned or their lives placed in jeopardy.”²⁷

The implementation of TANF in 1996 opened the floodgates for states with more direct involvement in centuries of racial subjugation—namely southern states—to build on cash assistance programs that were fueled by racist attitudes. While states were given many options to tailor programs for their states in a way that ensured TANF is implemented as a true anti-poverty program, others, including Georgia, capitalized on the immense new flexibilities offered under the 1996 law to enact some of the most punitive restrictions in the country, most of which are still in place today.

Racialized TANF Policy in Georgia

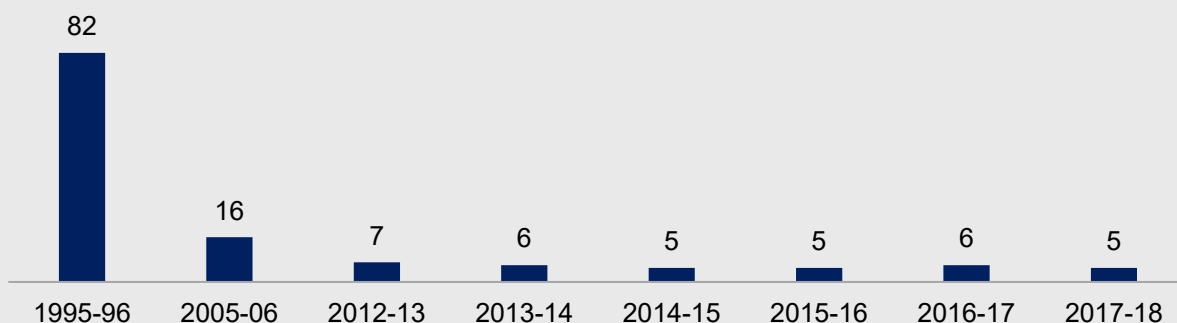
A close examination of Georgia’s TANF policies reveals the racialized nature of cash assistance in the state. In Georgia, substantial time and resources are spent on screening and forcing clients to identify their own shortcomings that prevent them from obtaining quality careers while blaming them for their participation in the program. The most important barriers impacting Georgians of color in poverty are structural; therefore, TANF policies that do not address structural racism and in turn blame individual participants for failing to overcome those barriers are racialized policies. Refusing to account for inequitable opportunity in the economy makes TANF a policy that reproduces—rather than mitigates—racial disadvantage among participants. For example, racial discrimination in hiring remains one of the most restrictive barriers to the workforce.²⁸ TANF does nothing to address that discrimination in work requirements. As a result, TANF forces participants into a low-wage market with the extraordinary expectation that nothing will interfere with their individual effort to move out of poverty—not even racism.

“The most important barriers impacting Georgians of color in poverty are structural, and policies like TANF that do not address structural racism and in turn blame individual participants for failing to overcome those barriers are therefore racialized policies. Refusing to account for inequitable opportunity in the economy makes TANF a policy that reproduces rather than mitigates racial disadvantage among participants.”

National research shows a strong relationship between the racial demographics of a state and the restrictiveness of TANF cash assistance.²⁹ For instance, Black residents are more likely to live in states that provide cash assistance to no more than 19 families for every 100 families living in poverty. Georgia has the third-highest percentage of Black residents in the nation, where TANF only reaches five out of every 100 families with children in poverty.^{30, 31, 32}

Number of Families in Georgia Receiving TANF Cash Assistance for Every 100 Families with Children in Poverty Has Decreased Over Time

TANF-to-poverty ratios by year



Source: Center on Budget and Policy Priorities analysis of poverty data from the Current Population Survey and AFDC/TANF caseload data from Department of Health and Human Services and (since September 2006) caseload data collected by CBPP from state agencies.

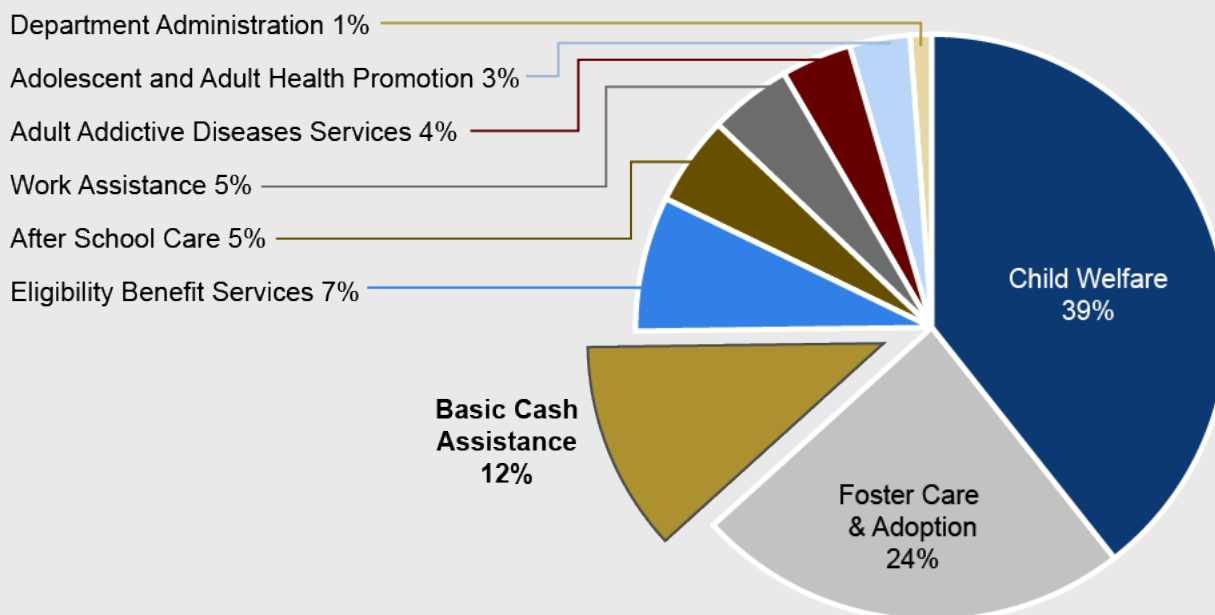
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As mentioned earlier, the extremely limited reach of cash assistance in Georgia is not a result of declining poverty. Instead, it is the result of a collection of policies that serve to aggressively remove participants from the rolls or discourage participation altogether.

The Erosion of TANF Funding

States with a higher share of Black families are less likely to allocate TANF funds toward the provision of cash assistance, but instead to indirect programs that are assumed to have greater long-term benefits than simply giving cash to help people pay for the basics. Diverting TANF funds away from cash support as Georgia has done exacerbates racial differences in poverty.³³ In Fiscal Year 2021, Georgia will spend \$315 million in federal TANF funds, and just 12 percent of that funding will be spent on basic cash assistance.

How Georgia Spends its Federal TANF Block Grant in FY 2021



Source: GBPI analysis of Georgia's Fiscal Year 2021 Budget.

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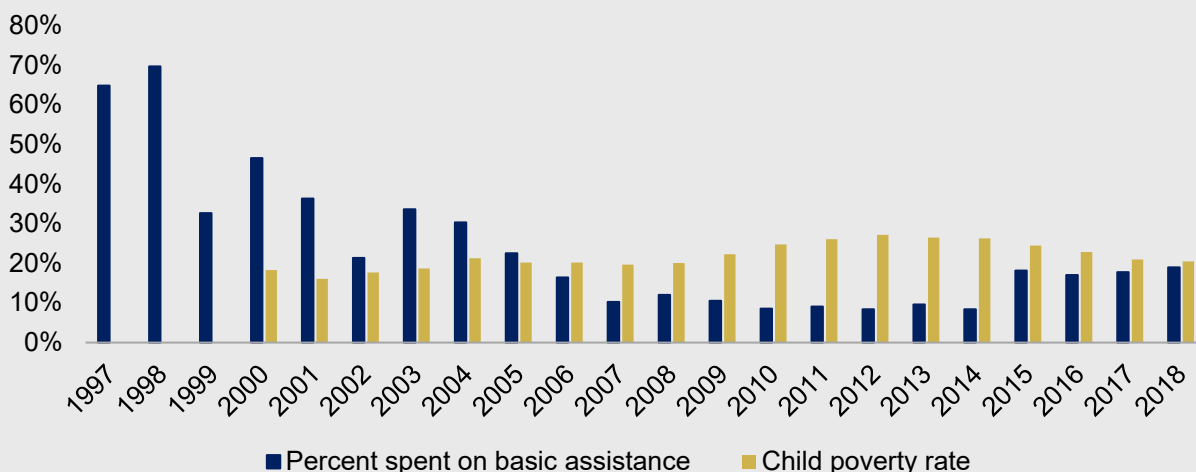
Block Grants

In 1996, Congress converted the entitlement cash-assistance program AFDC into the TANF block grant with the requirement that states provide matching funds, which is also known as Maintenance of Effort (MOE). Block grants are fixed pots of money that the federal government gives to states to provide benefits or services. Funding levels are fixed, whereas entitlement funding, another method for the federal government to distribute funds, is structured so that anyone who is eligible for assistance can receive it. In other words, entitlement funding increases automatically and immediately to respond to increased need due to economic downturns. Fixed block grant funding renders programs unable to automatically respond to increased need. As need increases, states cut eligibility for program benefits or establish waiting lists to stay within capped funding.

Block-granting gave Georgia enormous flexibility to deploy dwindling amounts of federal and state matching funds in the form of direct cash assistance while shifting most of the funding to offset tax cuts or fill state budget holes. Between 1997 and 2018, Georgia went from spending 65 percent of TANF funds on cash assistance to spending just 19 percent. Over this time, child poverty rates outpaced Georgia's spending on direct cash to families.

Spending on Direct Cash Aid Through TANF Dwindling Despite Stubbornly High Child Poverty Rates

Share of Georgia's block grant spent on direct cash assistance compared to child poverty rates, 1997-2018



Note: Child poverty data for Georgia only available beginning in the year 2000.

Source: GBPI analysis of U.S. Department of Health and Human Services TANF Financial Reports and U.S. Census Bureau American Community Survey.

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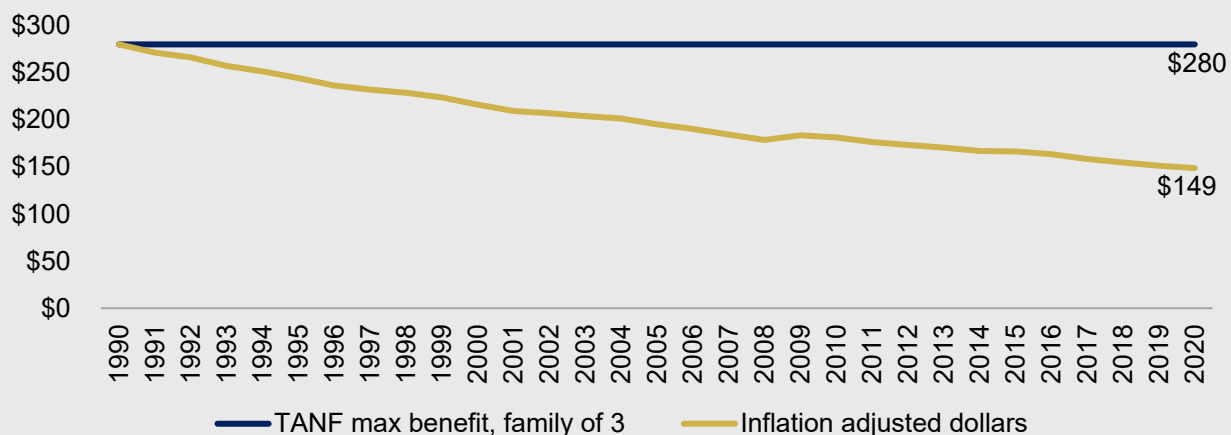
TANF has been decimated as a source of cash assistance for people in deep poverty, as demonstrated by the 93 percent decline in participation. Through the state's appropriation process, Georgia lawmakers repeatedly choose to use TANF for things other than direct cash aid. Budget writers have become dependent on using TANF in order to continue their cuts-only approach to balancing the state budget instead of raising new revenues and deploying TANF funding for its intended purpose.

Maximum Benefits

Georgia's maximum benefit amount has remained unchanged since 1990, when the benefit was offered under AFDC.³⁴ Insufficient benefits make the program unattractive for many individuals who would otherwise be eligible. The goal is not to make TANF pay for a family's entire set of living expenses, nor is it intended to supplant the wages and benefits offered by living-wage jobs. But the benefit should recognize that all people are deserving of a basic system of support when families are unable to work through no fault of their own.

Nationally, more than 55 percent of Black children live in states where TANF benefits are less than 20 percent of the FPL compared to 40 percent of white children. Georgia's maximum benefit is \$280 per month for a family of three, well below what it takes to bring a family above the poverty line (\$1,810 per month).³⁵ This is also the ninth-lowest TANF benefit amount in the country, compared to Mississippi (\$170) where the Black population is 39 percent, and New Hampshire (\$1066) where the Black population is just 2 percent.³⁶ Unchanged for 30 years, the value of Georgia's maximum benefit amount has fallen 47 percent as the costs of basic goods like food, housing and transportation have increased exponentially.

TANF Benefits in Georgia Cannot Keep Up with the Costs of Basic Needs and Continue to Lose Value



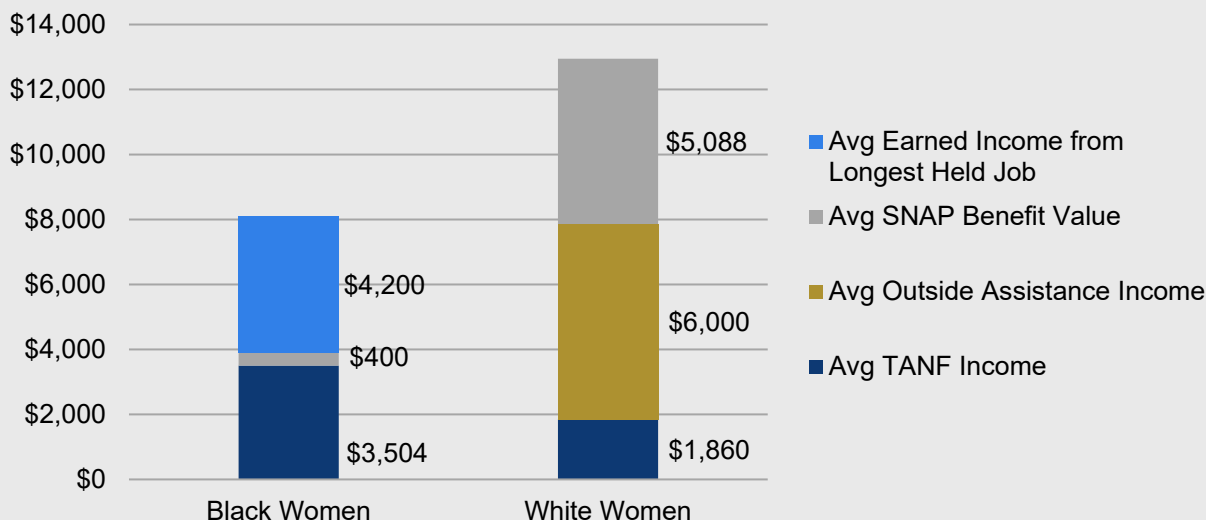
Source: GBPI calculations using the Consumer Price Index (CPI) provided by the U.S. Bureau of Labor Statistics.

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TANF families must depend on meager benefits to contribute what they can to rent, oftentimes in substandard housing. In Georgia, Black and white TANF recipients were the overwhelming majority among all adult recipients in 2018, with 87 percent and 11 percent, respectively.³⁷ Digging further and using the Supplemental Poverty Measure (SPM) to account for all forms of income and public assistance to determine poverty, Black women on TANF and below the SPM poverty line generally fared worse than their white counterparts in 2018.³⁸ As a result, they have higher rates of housing instability or, worse, homelessness.³⁹ Adequate housing is just one of the basics that families need cash assistance to cover. Although most TANF families are eligible for food assistance through the Supplemental Nutrition Assistance Program (SNAP), these benefits often do not last the entire month. Further, SNAP and TANF combined would still not be enough to lift Georgia families with no other sources of income out of deep poverty.⁴⁰ TANF families also need to pay for diapers for infants, school-related expenses for school children, health expenses not covered by Medicaid and utility costs like electricity and water.

Where TANF falls short, Black recipients are the least likely to have income support from other sources. Considering earned income, TANF, Social Security Income (SSI), SNAP and help from outside-of-the-household friends and family, Black women on TANF averaged \$8,104 in total income in 2018, while white women on TANF averaged \$12,948. TANF cash amounts were generally higher for Black women, but white women reported significantly higher amounts of income assistance from friends and family outside the household.⁴¹ These trends suggest that, generally, Black families are left to rely more heavily on TANF as the economic safety net during their most challenging periods of low earnings or no income at all.⁴²

When Considering TANF and Other Sources, White Women Report More Assistance From Other Sources Than Black Women



Note: Above chart shows average TANF and other safety net income, and earned income among TANF recipients below SPM poverty line in 2018. It does not include other forms of public assistance, including those labeled as General Assistance, Emergency Assistance, Cuban/Haitian Refugee Assistance, and Indian Assistance, as those forms did not receive large enough survey samples to be reported in the CPS.
Source: IPUMS-CPS, University of Minnesota.

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Benefit Duration

Federal law imposes a strict time clock on eligibility for TANF cash assistance. States are allowed to set their own time limit policies, but they are prohibited from providing cash assistance using federal TANF funds for longer than 60 months to a family with an adult participant, with limited exceptions based on hardship. TANF does not impose a time limit on families where only the child is receiving assistance. Most states adhere to the 60-month time limit on TANF.

Georgia's time limit for cash assistance, 48 months, is set far below the federal maximum.⁴³ Once a participant hits that time limit, they lose access to the entire benefit. Georgia has a very narrow set of circumstances where a family could receive an extension to this time limit. Extension policies apply to months in which the state provides additional benefits to families after they have reached their time limit. In Georgia, an extension may apply if the participant is a victim of domestic violence or has a case with child protective services that creates a barrier to self-sufficiency, or for months where the individual is dealing with illness or disability.⁴⁴

Since 2001, about 4,000 families in Georgia have reached their lifetime limit for TANF cash assistance, making them permanently ineligible, and as of 2019, only 13 families were given some form of hardship extension. Compared with cash aid participants not near their time limit, those who face barriers to employment that are nearing the time limit suffer more from problems related to health and social support.⁴⁵ While Georgia's data on participants reaching their lifetime limit is not disaggregated by race/ethnicity, analysis from other states show that Black TANF recipients are disproportionately reaching their lifetime limits and denied extensions.^{46 47}

Other Restrictive, Punitive Measures Based on Behaviors and Resident Status

Work Requirements

Georgia requires applicants for TANF to prove they are searching for a job at the time of their application for cash assistance, with very limited exceptions.⁴⁸ If this requirement is not met, the benefit is eliminated for up to 12 months. Historically, the upfront work requirement has impacted eligibility for applicants. Previous studies of the requirement in Georgia show that the requirement has led to higher denial rates of applications.⁴⁹

Black families are a larger share of the population in states that adopt stricter sanctions for failing to meet work requirements.⁵⁰ Black and Latinx participants are more likely to be sanctioned for not meeting work requirements. Not only do people of color face employment discrimination that can make it more difficult to find and keep a job, research also shows that caseworker discretion informed by implicit or explicit racial biases is reinforced by public perceptions regarding the laziness of "welfare" participants.⁵¹ Black women and Latinas are more likely to be sanctioned for work requirements than white women.⁵² Under TANF, the threat to reduce or eliminate already-meager assistance unless a participant reports work hours every week has detrimental effects for recipients.

As mentioned earlier, TANF is far from a race-neutral policy. Fundamentally, requiring work as a condition to receive cash assistance is rooted in a long history of racist attitudes in United States welfare policy and what constitutes acceptable labor. Since enslavement, the work ethic of Black people has been called into question repeatedly in policy debates, resulting in work requirements that promote access to jobs that only reproduce economic disadvantage.⁵³ As the enduring "welfare queen" and "culture of dependency" myths were advanced by popular media, academics and lawmakers, Congress and presidential administrations strengthened work requirements that serve to force Black people, who have significantly higher labor force participation rates than white people, into low-wage jobs.

Research shows TANF's work requirements do not significantly reduce chronic poverty. A 2017 study conducted by the Center for State and Local Finance at Georgia State University on Georgia's TANF program discovered that most cash assistance recipients who find work are guided into "low-skill" jobs that pay well below the poverty threshold. According to the report, "TANF leavers appear to graduate into the ranks of the working poor, and the very poor at that, with only 13 to 15 percent rising above the poverty line."⁵⁴

If TANF work requirements were effective, there would ideally be a growing share of people transitioning off TANF with employment at their time of exit. However, even before COVID-19, during what was considered to be a period of historic economic expansion, this growth did not occur. Of those who left TANF in 2014, 36.6 percent had employment at their time of exit. Among TANF leavers in 2018, only 35.9 percent of them left with employment, a net decrease of -0.7 percent. Furthermore, the shares of cases that were closed because of work-related sanctions grew from 3.1 percent in 2014 to 7.4 percent in 2018.⁵⁵

Work requirements not only deny families much-needed assistance, but they also ignore the caregiving responsibilities that people have and push them into low-paid, insecure jobs that make it nearly impossible to make ends meet. Cycling TANF participants in and out of low-wage employment also makes the 48-month lifetime limit harder to manage.

Family Cap

Georgia's TANF program uses a family cap that takes away benefits from children born while their mothers are on the program. The intent of the family cap when devised was to, according to the state's TANF plan, "require responsible parental behavior as a condition for eligibility for public assistance."⁵⁶ This outdated provision is based on inaccurate assumptions that Black women enrolled in cash assistance have children in order to collect additional benefits.⁵⁷ The provision denies basic assistance to children who, through no fault of their own, are born while their mothers are on TANF.

Recent national research has shown that family caps do not affect parental choices as intended but instead penalize the babies, who are denied cash assistance, and the families, who are driven deeper into poverty.⁵⁸

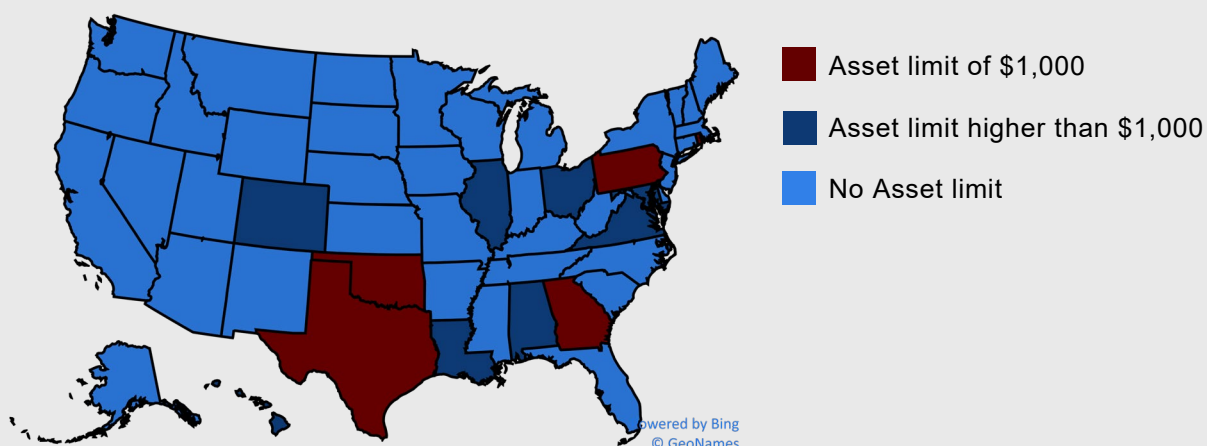
Asset Limits

In line with the “culture of dependency” myth, lawmakers created asset limits out of fear that allowing TANF participants to grow their assets while receiving assistance by saving money or purchasing a car, for example, would promote program dependency and fraud. However, those fears have largely been debunked by research showing that asset limits exacerbate inequality. Nonetheless, asset limits are a feature in most state TANF programs, although most states have raised their asset limits if they have not eliminated them.⁵⁹

If the allowance of assets promoted any increased dependency on TANF, then states would have seen remarkable increases in their TANF caseloads when they increased or eliminated their asset limits. To date, there is no evidence to suggest that removing the asset limit has sparked long-term dependency on cash assistance.⁶⁰

Georgia imposes one of the lowest asset limits in the country. While most states have increased the amount of assets prospective TANF participants can own to remain eligible, Georgia’s asset limit has remained a flat \$1,000 since 1996. The policy requires families to be economically fragile instead of enabling them to build savings, which could help combat racial wealth disparities. The median net worth of white households in Georgia (\$123,830) is seven times higher than for Black Georgians (\$16,790).⁶¹ By enforcing policies that prevent very low-income families from building a reasonable savings baseline, Georgia is using the TANF program to actively widen the racial wealth gap.

Most States Have Asset Limits Higher than Georgia or No Asset Limit at All



Source: GBPI analysis of the Urban Institute Welfare Rules Database.

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The asset limit is also inefficient and costly for state agencies that administer cash assistance. For example, before eliminating the asset limit, Colorado found that reviewing one new client's assets could take up hours of a caseworker's time.⁶² Hunting down assets for new TANF applicants not only wastes time that could actually be used getting cash to struggling families, but it is also an inefficient approach to administering benefits at the state level.

Drug Felony Ban

Federal law bans individuals who have been convicted of a drug-related felony from receiving TANF, although states can elect to opt out of this ban. Georgia has maintained this ban, prohibiting even those who complete drug treatment programs and other forms of recovery. In other words, despite the program's emphasis on personal responsibility, TANF punishes those who exercise personal responsibility by working to achieve recovery. For decades, the War on Drugs has resulted in the targeting of communities of color, resulting in the conviction and incarceration of disproportionate numbers of Black and Latinx people who are currently overrepresented in Georgia's prison population.^{63, 64}

Direct cash assistance and other forms of safety net assistance are critical for reentry efforts. For this reason, Georgia took the necessary step to loosen the lifetime ban on SNAP benefits for individuals with a drug-related felony on their record who comply with all probation or parole requirements. As a result of the outsized impact that drug-related arrests and incarceration have had in communities of color, particularly Black communities, the drug felony ban serves to disproportionately limit access to cash assistance for Black families.

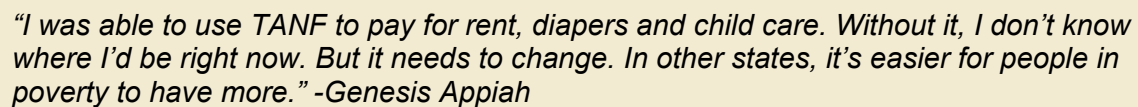
Ban on Immigrant Eligibility

One of the most egregious and explicit forms of discrimination in TANF is the ban on certain immigrant groups from eligibility. Federal law bars all undocumented immigrants from accessing cash assistance from federal TANF funds.

Georgia does offer an extremely modest state-funded cash assistance program specifically for individuals who meet the state's definition for "qualified immigrant," which includes legal permanent residents, refugees and foreign nationals granted permission to remain in the United States, often for humanitarian reasons such as serious medical conditions, for at least one year.⁶⁵ This program is funded using state funds and has the same eligibility rules as federal TANF funds. In 2019, the program helped address gaps in ineligibility for federally-funded TANF services for about 400 immigrant families who met the requirements.

The cruel ban on undocumented immigrants receiving benefits negatively impacts immigrants of all ages and citizen children who are eligible for assistance. Currently, 610,000 people, including 270,000 children, live in a Georgia household with at least one parent who is not a citizen.⁶⁶ But due to fear in an ever-growing anti-immigrant climate, many non-citizen parents who do not meet the state's eligibility criteria (but whose children do qualify) do not seek out cash assistance. As a result of these recent anti-immigrant policies, such as the public charge rule, states have seen a decline in participation in public assistance from immigrant families, which has the sharpest negative impact on children.

Recommendations



"I was able to use TANF to pay for rent, diapers and child care. Without it, I don't know where I'd be right now. But it needs to change. In other states, it's easier for people in poverty to have more." -Genesis Appiah

As the previous sections of this report shows, TANF cash assistance in Georgia is characterized by punitive restrictions that fail to serve families in deep poverty. More troubling is the relationship between TANF's restrictiveness and Georgia's history of designing public policy based on racist stereotypes. TANF and the rules that govern Georgia's administration of the program serve as an example of how racism in the safety net reinforces poverty along lines of race and ethnicity without mentioning race at all.

To that end, lawmakers must champion solutions that recognize the disparities reinforced by policies driven by harmful tropes, particularly the disparities among Georgia's children and families of color that are in deep poverty. The following recommendations would help Georgia transform the current TANF cash assistance program into an anti-racist one, one that recognizes that the conditions and outcomes of TANF recipients detailed in this report are the result of policy choices at the state and federal level, not individual behaviors. To move Georgia closer to an anti-racist cash assistance program that meets the need of families in deep poverty, we recommend that policymakers:

Provide More Direct Cash Support to Families in Deep Poverty

- **Allocate a greater share of the TANF block grant to cash assistance.** Given the persistently high poverty rates among children in Georgia, lawmakers should spend a larger share of the TANF block grant and state matching funds on direct cash assistance. The way states allocate TANF funds can either improve or worsen racial disparities for children in poverty.⁶⁷

- **Allocate unused TANF funds to establish a non-recurrent cash assistance program.** Georgia commonly has tens of millions of dollars in unused TANF funds at the end of each fiscal year, despite the critical need for families to draw down those funds for direct cash aid. The state's unused TANF funds have grown from \$42 million in 2015 to \$77 million in 2018, according to the last financial report available.⁶⁸ Providing one-time, short-term direct cash assistance to families means they can weather an unexpected financial crisis while meeting the essential goals of the TANF program.
- **Increase Georgia's maximum benefit to help lift families out of deep poverty.** Georgia should raise the maximum benefit amount so that is enough to lift families above the deep poverty line, or \$905 for a family of three.

Improve the Accessibility and Reach of TANF

- **Increase lifetime limit to 60 months and enact exemptions based on economic conditions.** Georgia is allowed to set its own lifetime limit at or below the 60-month threshold. Georgia should raise the lifetime limit from the current 48 months to the federal maximum, like most states are already doing, including our southern peers in Alabama, Mississippi, North Carolina and Tennessee. Lawmakers should also establish a new exemption policy that ensures that months when economic conditions are poor, particularly for Georgians of color in rural areas, do not count against a TANF participant's time clock. Unemployment rates are typically higher for Black and Latinx Georgians as a result of persistent racial discrimination in the labor market and uneven access to education and training due to state disinvestment in communities of color. Georgia should join other states that recognize that cash assistance should be extended beyond the time limit for participants when the labor market is sluggish.
- **Suspend work requirements in areas with difficult labor markets, using data disaggregated by race/ethnicity.** Georgia should establish exemptions from work requirements for TANF participants in difficult-to-serve labor markets. While good cause exemptions exist, they are highly discretionary and depend on the caseworker's review of the participant's file. Georgia officials should ensure that evidence of a difficult labor market, including disproportionate unemployment rates among people of color or a lack of jobs that pay more than minimum wage, constitute good cause. A similar approach is taken in the state's SNAP program, where Georgia officials can seek waivers for work requirements in areas of high unemployment. Ultimately, federal lawmakers should eliminate work requirements altogether. Given their racist roots and mounting evidence that they have failed to put families on a path to economic stability, work requirements are harmful. They

are discriminatory. Work requirements will never be able to provide the necessary boost to a family's economic well-being that direct cash assistance can provide.

- **Repeal the TANF family cap.** The family cap is based on harmful stereotypes about women, particularly women of color, that have been preserved by half a century of “culture of dependency” myths and racist attitudes regarding participants in public assistance. Although the policy was adopted by Georgia as a way to aggressively push families off TANF, the number of families receiving cash assistance has plummeted without the help of the family cap. Georgia should join states like Alabama in repealing the family cap.
- **Georgia should eliminate the TANF asset limit.** The asset limit only serves to discourage savings, which is counter to TANF’s core purpose to “strengthen the economic and social stability of families.”⁶⁹ Forty-six states that recognize this have asset limits higher than Georgia’s or have no asset limit all.
- **Repeal the drug felony ban.** Research has shown that lifting the drug ban helps families who have been affected by the criminal legal system gain access to critical cash support to aid in reentry efforts.⁷⁰ As a state that has led in many areas around reentry, Georgia should build on the progress made for SNAP applicants by also lifting the ban for TANF applicants.
- **Repeal the federal ban on all new immigrant access to cash assistance:** Federal lawmakers should remove all barriers that prevent all immigrants from receiving TANF.

The Big, Bold Solution: Guaranteed Basic Income

Years of research show that when given unrestricted cash payments, families can transition from poverty to solid financial stability. For example, families in Stockton, California participating in Project SEED Guaranteed Income and receiving \$500 per month are putting the money towards food and utility bills.⁷¹ Contrary to popular belief, findings from basic income projects show that participants spend the money on basic needs and remain attached to the labor force when they are able to do so.^{72, 73} In Mississippi, the Magnolia Mother's Trust provides a small cohort of mothers \$1,000 per month, enabling them to eliminate predatory debt, establish savings, pay for education or transition from substandard to stable housing.^{74, 75} In Georgia, the interest in basic income is growing. The Old Fourth Ward Taskforce in Atlanta consisting of neighborhood residents, business and civic leaders was established in 2020 to explore the potential of launching a guaranteed income pilot in a neighborhood dealing with some of the most challenging economic and racial disparities in the state.⁷⁶ While these pilots are small, they are laying substantial groundwork for future policies and investments that states like Georgia should make. Lawmakers and other state officials should support continued exploration of basic income efforts across the state of Georgia.

Conclusion

While TANF is one of the programs we have at our disposal currently, targeted cash aid that provides a basic income to families is indisputably the most effective when it is completely unrestricted. In addition to reforming TANF, Georgia lawmakers should explore alternatives that could provide a basic floor of support to every person and child in this state who is living below the poverty line. The concept of unrestricted direct cash assistance has been around for decades. In recent years, we have seen a growth of basic income demonstrations across the country and around the world.

Providing a basic income may not replace the benefits such as private health insurance that paid labor in the formal economy provides. But guaranteeing a basic income could emancipate families who are more vulnerable to economic crises from a paternalistic system with racist roots if we embrace an anti-racist, unconditional system that values human dignity and self-determination.

Instead of a complicated and oppressive approach to providing direct cash assistance to families dealing with poverty, Georgia lawmakers should consider efficient ways to get cash to families with as few strings attached as possible. As this report shows, Georgia's cash assistance program may have spent the last 24 years perpetuating economic harm through racist policies while failing to reduce poverty. And yet, there is tremendous potential for it to reduce poverty while advancing racial equity and promoting economic stability. The recommendations provided in this report recognize that TANF cash assistance can work best when the rules of the game reject racist ideas and myths regarding the culture of dependency and instead prioritize dignity and a decent standard of living.

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